

AUG 13 2010

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

KENNETH S. GARDNER, CLERK

IN RE:

Milton Noyes; ) Case Number 09-19940  
Essaquena Harris Noyes; ) CH 13  
                          ) Judge Jacqueline P. Cox  
                          )  
                          )  
                          )  
                          )

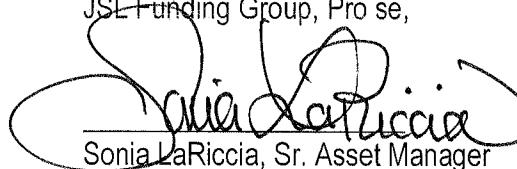
**Answer to Notice of Payment of Final Mortgage Cure Amount**

Now comes JSL Funding Group and respectfully states as follows:

1. The debtor has failed to make post petition payments according to the Chapter 13 plan.
2. The Debtor is currently past due for the August 20, 2009 to July 20, 2010 payments in the amount of \$360.66 each, for a total of \$4,447.92, including late charges of \$120.00. A copy of the Payment History is enclosed.

WHEREFORE, creditor prays that the Chapter 13 plan be modified accordingly.

JSL Funding Group, Pro se,

  
Sonia LaRiccia, Sr. Asset Manager

**CERTIFICATE OF SERVICE**

I hereby certify that on August 9, 2010, I have served a copy of this Notice and all attachments to the following by U.S. Mail:

Debtor: Milton Noys, 1134 E 151<sup>st</sup> St, Dolton IL 60419

Debtor: Essaqueuna Harris Noys, 1134 E 151<sup>st</sup> St, Dolton IL 60419

Debtor's Attorney: Nella E Mariani P.C., 53 West Jackson Blvd, Suite 909, Chicago IL 60604.

Trustee: Chapter 13 Trustee Tom Vaughn, 200 South Michigan Ste 1300, Chicago IL 60604.

August 9, 2010



Sonia LaRiccia  
Sonia LaRiccia, Sr. Asset Manager  
JSL Funding Group

**JSL Funding Group**  
 PO Box 8374  
 Parsippany, NJ 07054  
 866-737-9700

**Payment History**

Reference

Harris-Noy 120107000-RC

Printed: 08/08/10 Period: 01/01/09 - 12/31/10

Contact information

Harris-Noy, Essaquena  
 1134 E 151st St  
 Dolton, IL 60419

Additional information

1134 E 151st St Dolton IL 60419  
 Milton Noy

|                    |        |           |              |             |          |            |          |
|--------------------|--------|-----------|--------------|-------------|----------|------------|----------|
| Regular pmt:       | 360.66 | Int rate: | 9.240        | Rem pmnts:  | 44       | Orig bal:  | 22639.59 |
| Escrow pmt :       | 0.00   | Int calc: | Fixed        | Per diem:   | 5.70     | Orig date: | 11/01/07 |
| Service fee:       | 0.00   | Pmt type: | USRULE 365 M | Next due:   | 08/20/10 | Maturity:  | 04/20/14 |
| Total pmt:         | 360.66 | NSF fee:  | 25.00        |             |          |            |          |
| Ord/Day/LFee: 3/10 | 10.00  |           |              | Bankruptcy: | 06/01/09 |            |          |
| Total if late:     | 370.66 |           |              |             |          |            |          |

| Pay Date         | Due/Type   | Amount | Applied/Ref | Interest | Principal | Balance  | Escrow | Payment/Balance | Late   | Svc    |
|------------------|------------|--------|-------------|----------|-----------|----------|--------|-----------------|--------|--------|
| 02/21/09         | 01/20/09 R | 0.00   | 0.00        | 0.00     | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 1011.48  | AI        |          |        |                 | 90.00  | 188.00 |
| 02/21/09         | 02/20/09 R | 0.00   | 0.00        | 0.00     | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 1184.76  | AI        |          |        |                 | 90.00  | 188.00 |
| 03/27/09         | 03/20/09 R | 0.00   | 0.00        | 0.00     | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 1358.04  | AI        |          |        |                 | 90.00  | 188.00 |
| 05/16/09         | 04/20/09 R | 0.00   | 0.00        | 0.00     | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 1531.32  | AI        |          |        |                 | 100.00 | 188.00 |
| 05/28/09         | 05/20/09 R | 0.00   | 0.00        | 0.00     | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 1704.60  | AI        |          |        |                 | 100.00 | 188.00 |
| 06/16/09         | 06/20/09 R | 360.66 | 360.66      | 360.66   | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 1517.22  | AI        |          |        |                 | 100.00 | 188.00 |
| 08/03/09         | 07/20/09 R | 360.66 | 360.66      | 360.66   | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 1329.84  | AI        |          |        |                 | 110.00 | 188.00 |
| 10/27/09         | 08/20/09 R | 0.00   | 0.00        | 0.00     | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 1503.12  | AI        |          |        |                 | 120.00 | 188.00 |
| 10/27/09         | 09/20/09 R | 0.00   | 0.00        | 0.00     | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 1676.40  | AI        |          |        |                 | 130.00 | 188.00 |
| 10/27/09         | 10/20/09 R | 0.00   | 0.00        | 0.00     | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 1849.68  | AI        |          |        |                 | 130.00 | 188.00 |
| 12/01/09         | 11/20/09 R | 0.00   | 0.00        | 0.00     | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 2022.96  | AI        |          |        |                 | 140.00 | 188.00 |
| 12/30/09         | 12/20/09 R | 0.00   | 0.00        | 0.00     | 0.00      | 22503.59 | 0.00   | 0.00            | 0.00   | 0.00   |
|                  |            |        | MO          | 2196.24  | AI        |          |        |                 | 140.00 | 188.00 |
| Annual Total:    |            | 721.32 |             | 721.32   | 0.00      |          | 0.00   | 0.00            | 0.00   | 0.00   |
| Escrow Paid Out: |            |        |             |          |           |          | 0.00   |                 |        |        |

| Pay Date | Due/Type   | Amount | Applied/Ref | Interest | Principal | Balance  | Escrow | late   | Svc    |
|----------|------------|--------|-------------|----------|-----------|----------|--------|--------|--------|
| 01/04/10 | P          | 343.15 | 343.15      | 343.15   | 0.00      | 22503.59 | 0.00   | 0.00   | 0.00   |
|          |            |        | Trustee     | 1938.54  | AI        |          |        | 140.00 | 188.00 |
| 02/01/10 | 01/20/10 R | 451.55 | 370.66      | 370.66   | 0.00      | 22503.59 | 0.00   | 0.00   | 0.00   |
|          |            |        | Trustee     | 1659.03  | AI        |          |        | 150.00 | 188.00 |
| 02/01/10 | P          | 0.00   | 80.89       | 80.89    | 0.00      | 22503.59 | 0.00   | 0.00   | 0.00   |
|          |            |        | Trustee     | 1578.14  | AI        |          |        | 150.00 | 188.00 |

**JSL Funding Group**  
 PO Box 8374  
 Parsippany, NJ 07054  
 866-737-9700

**Payment History**

Reference

Harris-Noy 120107000-RC

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Printed: 08/08/10

Period: 01/01/09 - 12/31/10

| Pay Date                | Due/Type   | Amount         | Applied/Ref | Interest       | Principal   | Balance         | Escrow      | Late          | Svc           |
|-------------------------|------------|----------------|-------------|----------------|-------------|-----------------|-------------|---------------|---------------|
| 03/31/10                | 02/20/10 R | 0.00           | 0.00        | 0.00           | 0.00        | 22503.59        | 0.00        | 0.00          | 0.00          |
|                         |            |                | Trustee     | 1751.42 AI     |             |                 |             | 160.00        | 188.00        |
| 03/31/10                | 03/20/10 R | 0.00           | 0.00        | 0.00           | 0.00        | 22503.59        | 0.00        | 0.00          | 0.00          |
|                         |            |                | Trustee     | 1924.70 AI     |             |                 |             | 170.00        | 188.00        |
| 04/05/10                | P          | 747.06         | 747.06      | 747.06         | 0.00        | 22503.59        | 0.00        | 0.00          | 0.00          |
|                         |            |                | Trustee     | 1268.79 AI     |             |                 |             | 170.00        | 188.00        |
| 04/27/10                | 04/20/10 R | 0.00           | 0.00        | 0.00           | 0.00        | 22503.59        | 0.00        | 0.00          | 0.00          |
|                         |            |                | Trustee     | 1354.24 AI     |             |                 |             | 170.00        | 188.00        |
| 05/03/10                | 05/20/10 R | 244.07         | 244.07      | 244.07         | 0.00        | 22503.59        | 0.00        | 0.00          | 0.00          |
|                         |            |                | Trustee     | 1283.45 AI     |             |                 |             | 170.00        | 188.00        |
| 06/01/10                | 06/20/10 R | 119.08         | 119.08      | 119.08         | 0.00        | 22503.59        | 0.00        | 0.00          | 0.00          |
|                         |            |                | Trustee     | 1337.65 AI     |             |                 |             | 170.00        | 188.00        |
| 07/03/10                | 07/20/10 R | 156.05         | 156.05      | 156.05         | 0.00        | 22503.59        | 0.00        | 0.00          | 0.00          |
|                         |            |                | Trustee     | 1354.88 AI     |             |                 |             | 170.00        | 188.00        |
| <b>Annual Total:</b>    |            | <b>2060.96</b> |             | <b>2060.96</b> | <b>0.00</b> |                 | <b>0.00</b> | <b>0.00</b>   | <b>0.00</b>   |
| <b>Escrow Paid Out:</b> |            |                |             |                |             |                 | <b>0.00</b> |               |               |
| <b>Report Total:</b>    |            | <b>2782.28</b> |             | <b>2782.28</b> | <b>0.00</b> |                 | <b>0.00</b> | <b>0.00</b>   | <b>0.00</b>   |
| <b>Escrow Paid Out:</b> |            |                |             |                |             |                 | <b>0.00</b> |               |               |
| <b>Balances:</b>        |            |                |             | <b>1354.88</b> |             | <b>22503.59</b> | <b>0.00</b> | <b>170.00</b> | <b>188.00</b> |

Payment types: R: Regular; r: Part pmt; P: Principal; L: Late; S: Service; E, T, I: Escrow, Tax, Ins; F: Returned chk or reversal; J: Adjustment; AI: Accrued Interest  
**Payoff as of 07/20/10: \$24216.47**